

Information to identify the case:

Debtor 1 Aisha Ricketts
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2629**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-23991-JKS**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Aisha Ricketts

10/21/16

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Aisha Ricketts
 Debtor

Case No. 16-23991-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 59

Date Rcvd: Oct 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2016.

db
 516298724 +Aisha Ricketts, 193 Arlington Avenue, Floor 1, Jersey City, NJ 07305-4438
 516298725 +AMERIFINANCIAL SOLUTIONS. LLC, PO BOX 65018, BALTIMORE, MD 21264-5018
 516298726 +Apex Technical School, 635 Ave. of Americas, NY, NY 10011-2008
 516298734 +Arrow Financial Services, PO Box 469005, Chicago, IL 60646-9005
 516298739 +Capital One, N.a., 2730 Liberty Ave, Pittsburgh, PA 15222-4704
 516298740 +Coe Insurance, 2330 Kennedy Blvd., Jersey City, NJ 07304-1531
 516298741 +Comcast of Jersey City, PO Box 840, Newark, NJ 07101-0840
 516298743 +Continental Service Group, Inc., PO BOX 7, Fairport, NY 14450-0007
 516298745 +DPT TREASURY, DEBT MANAGEMENT SERVICES, WASHINGTON, DC 20227-0001
 516298746 +First American Acceptance Co LLC, ATTN: Hayt & Landau LLC, Two Industrial Way West,
 PO Box 922, Eatontown, NJ 07724-0922
 516298746 +Frank Evans, ATTN: Patrick G. Patel, Esq., 580 Newark Avenue, Jersey City, NJ 07306-2314
 516298753 +Jersey City Medical Center, 1 Harmon Meadow Boulevard, Suite 301, Secaucus, NJ 07094-3600
 516298756 +Kristina G. Murtha, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 516298757 +Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
 516298759 +Laboratory Corp of America, PO Box 2240, Burlington, NC 27216-2240
 516298760 +Monterey Fin, 4095 Avenida De La, Oceanside, CA 92056-5802
 516298765 +New Century Financial Services, Inc., ATTN: Pressler & Pressler, 7 Entin Road,
 Parsippany, NJ 07054-5020
 516298766 +Nudelman, Nudelman & Zier, 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
 516298767 +PAUL MICHAEL MARKETING, 15916 UNION TPKE STE 302, FLUSHING, NY 11366-1955
 516298770 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 516298772 +PSE&G, PO Box 14104, New Brunswick, NJ 08906
 516298771 +Premium Asset Recovery Corp., PO Box 1810, Warren, MI 48090-1810
 516298773 +Quality Asset Recovery, LLC, PO Box 239, Gibbsboro, NJ 08026-0239
 516298774 +Reciprocal Management Corporation, 214 Carnegie Center, Suite 101, Princeton, NJ 08540-6237
 516298785 +Sheil Medical Laboratory, 63 Flushing Avenue Unit 336, Brooklyn, NY 11205-1083
 516298786 +Shiel Medical Laboratory, 63 Flushing Avenue, Unit 336, Brooklyn, NY 11205-1083
 516298787 +Student Assistance Corporation, PO Box 9570, Wilkes Barre, PA 18773-9570
 516298788 +Summit Medical Group, 150 Floral Avenue, New Providence, NJ 07974-1557
 516298789 +Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-4021
 516298793 +USPS Disbursing Officer, Accounting Service Center, PO Box 21888,
 Saint Paul, MN 55121-0888

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QCMFORMAN.COM Oct 21 2016 23:23:00 Charles M. Forman, LeClairRyan,
 One Riverfront Plaza, 1037 Raymond Blvd., Suite 16th Floor, Newark, NJ 07102-5424
 smg
 E-mail/Text: usanj.njbankr@usdoj.gov Oct 21 2016 23:33:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 21 2016 23:33:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516298728 +E-mail/Text: ACF-EBN@acf-inc.com Oct 21 2016 23:32:46 Atlantic Crd, P O Box 13386,
 Roanoke, VA 24033-3386
 516298729 EDI: BANKAMER.COM Oct 21 2016 23:18:00 Bank of America, 4161 Piedmont Parkway, #NC4-105,
 Greensboro, NC 27410-8110
 516298730 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 21 2016 23:34:07
 Bayview Loan Servicing LLC, 62516 Collection Center Drive, Chicago, IL 60693-0625
 516298733 +EDI: CAPITALONE.COM Oct 21 2016 23:18:00 CAPITAL ONE, PO BOX 30285,
 SALT LAKE CITY, UT 84130-0285
 516298731 EDI: CAPITALONE.COM Oct 21 2016 23:18:00 Cap One, Po Box 85015, Richmond, VA 23285
 516298737 +EDI: CHASE.COM Oct 21 2016 23:23:00 CHASE CARD SERVICES, ATTN: CORRESPONDENCE,
 PO BOX 15298, WILMINGTON, DE 19850-5298
 516298738 EDI: CITICORP.COM Oct 21 2016 23:18:00 Citibank Usa, Attn.: Centralized Bankruptcy,
 Po Box 20363, Kansas City, MO 64195
 516298742 +EDI: RCSFNBMARIN.COM Oct 21 2016 23:18:00 CREDIT ONE BANK NA, PO BOX 98873,
 LAS VEGAS, NV 89193-8873
 516298735 +EDI: CHASE.COM Oct 21 2016 23:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 516298748 +EDI: RMSC.COM Oct 21 2016 23:18:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061
 516298750 +EDI: RMSC.COM Oct 21 2016 23:18:00 GEMB / HH Gregg, Attention: Bankruptcy,
 Po Box 103106, Roswell, GA 30076-9106
 516298747 +EDI: RMSC.COM Oct 21 2016 23:18:00 Ge Capital Credit Card, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 516298749 +EDI: RMSC.COM Oct 21 2016 23:18:00 Gecccc, Po Box 6150, Rapid City, SD 57709-6150
 516298752 +EDI: RMSC.COM Oct 21 2016 23:18:00 Gemb/sleepys, Po Box 981439, El Paso, TX 79998-1439
 516298755 +EDI: CBSKOHL.S.COM Oct 21 2016 23:18:00 KOHL.S/CAPITAL ONE, PO BOX 3120,
 MILWAUKEE, WI 53201-3120
 516298761 +E-mail/Text: kmorgan@morganlaw.com Oct 21 2016 23:34:33 Morgan, Bornstein & Morgan,
 1236 Brace Road, St.K, Cherry Hill, NJ 08034-3229
 516298763 +EDI: NAVIENTFKASMSERV.COM Oct 21 2016 23:23:00 NAVIENT, ATTN: CLAIMS DEPT, PO BOX 9500,
 WILKES-BARR, PA 18773-9500
 516298764 E-mail/Text: bankruptcydepartment@tsico.com Oct 21 2016 23:34:32 NCO Financial Systems Inc,
 PO Box 15740, Wilmington, DE 19850-5740

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 59

Date Rcvd: Oct 21, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516298777 +EDI: NAVIENTFKASMSERV.COM Oct 21 2016 23:23:00 SALLIE MAE, ATTN: NAVIENT, PO BOX 9500, WILKES-BARR, PA 18773-9500
516298781 E-mail/Text: bankruptcy@senexco.com Oct 21 2016 23:32:46 SENEX SERVICES CORP, 333 FOUNDERS RD, INDIANAPOLIS, IN 46268
516298782 E-mail/Text: bankruptcy@senexco.com Oct 21 2016 23:32:46 SENEX SERVICES CORP, 3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268
516298790 +EDI: RMSC.COM Oct 21 2016 23:18:00 SYNCHRONY BANK CREDIT CARD, PO BOX 965064, ORLANDO, FL 32896-5064
516298791 +EDI: RMSC.COM Oct 21 2016 23:18:00 SYNCHRONY BANK/ HH GREGG, PO BOX 965064, ORLANDO, FL 32896-5064
516298775 +E-mail/Text: ebn@barnabashealth.org Oct 21 2016 23:34:05 Saint Barnabas Medical Center, Payment Processing Center, PO Box 29960, New York, NY 10087-9960
516298776 +EDI: NAVIENTFKASMSERV.COM Oct 21 2016 23:23:00 Sallie Mae, Po Box 9500, Wilkes-barre, PA 18773-9500
516298780 +EDI: SEARS.COM Oct 21 2016 23:18:00 Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles M. Forman, LeClairRyan, One Riverfront Plaza, 1037 Raymond Blvd., Suite 16th Floor, Newark, NJ 07102-5424
516298727* +Arrow Financial Services, PO Box 469005, Chicago, IL 60646-9005
516298732* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85015, Richmond, VA 23285)
516298736* +Chase, Po Box 15298, Wilmington, DE 19850-5298
516298744* +DPT TREASURY, DEBT MANAGEMENT SERVICES, WASHINGTON, DC 20227-0001
516298751* +GEMB / HH Gregg, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
516298754* +Jersey City Medical Center, 1 Harmon Meadow Boulevard, Suite 301, Secaucus, NJ 07094-3600
516298758* +Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
516298762* +Morgan, Bornstein & Morgan, 1236 Brace Road, St.K, Cherry Hill, NJ 08034-3229
516298768* +PAUL MICHAEL MARKETING, 15916 UNION TPKE STE 302, FLUSHING, NY 11366-1955
516298769* +PAUL MICHAEL MARKETING, 15916 UNION TPKE STE 302, FLUSHING, NY 11366-1955
516298778* +SALLIE MAE, ATTN: NAVIENT, PO BOX 9500, WILKES-BARR, PA 18773-9500
516298779* +SALLIE MAE, ATTN: NAVIENT, PO BOX 9500, WILKES-BARR, PA 18773-9500
516298783* ++SENEX SERVICES CORP, 3333 FOUNDERS ROAD, 2ND FLOOR, INDIANAPOLIS IN 46268-4933 (address filed with court: SENEX SERVICES CORP, 3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268)
516298784* ++SENEX SERVICES CORP, 3333 FOUNDERS ROAD, 2ND FLOOR, INDIANAPOLIS IN 46268-4933 (address filed with court: SENEX SERVICES CORP, 3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268)
516298792* +SYNCHRONY BANK/HH GREGG, PO BOX 965064, ORLANDO, FL 32896-5064

TOTALS: 0, * 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2016 at the address(es) listed below:

Charles M. Forman charles.forman@leclairryan.com, lori.capasso@leclairryan.com
Charles M. Forman on behalf of Trustee Charles M. Forman charles.forman@leclairryan.com, lori.capasso@leclairryan.com
Denise E. Carlson on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Russell L. Low on behalf of Debtor Aisha Ricketts rbear611@aol.com, lowlaw505@gmail.com
TOTAL: 4